Docket No.: 418268003US (PATENT)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Smith et al.

Application No.: 10/789,392 Confirmation No.: 4945

Filed: February 27, 2004 Art Unit: 3621

For: METHOD AND SYSTEM FOR A SERVICE

PROVIDER TO CONTROL EXPOSURE TO NON-PAYMENT BY A SERVICE

CONSUMER

Examiner: J. R. Kucab

## SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned (37 CFR 1.97(b)(3)).

In accordance with 37 CFR 1.98(a)(2)(ii), Applicant has not submitted copies of U.S. patents and U.S. patent applications. Applicant submits herewith copies of foreign patents in accordance with 37 CFR 1.98(a)(2).

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This Information Disclosure Statement is not to be construed as a representation that: (i) a search has been made; (ii) additional information that may be material to the examination of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the cited information is, or is considered to be, material to patentability. In addition, applicant does not admit that any enclosed item of information constitutes prior art to the subject invention and specifically reserves the right to demonstrate that any such reference is not prior art.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-0665, under Order No. 418268003US.

Dated: <u>\\\(\OV\_\)</u> / , \(\Q\_\&\/\O\)

Respectfully submitted,

Maurice J. Pirio

Registration No.: 33,273

PERKINS COIE LLP

P.O. Box 1247

Seattle, Washington 98111-1247

(206) 359-8548

(206) 359-9000 (Fax)

Attorney for Applicant